

In re:  
Jeffrey Donald Nikoleyczik  
Lori Ann Nikoleyczik  
Debtors

Case No. 16-17350-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Oct 29, 2021

Form ID: 3180W

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2021:

Recip ID	Recipient Name and Address
db/jdb	Jeffrey Donald Nikoleyczik, Lori Ann Nikoleyczik, 2346 Main Street, Northampton, PA 18067-1101
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13828824	+ M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
13825539	Marzena Bieniek, MD, c/o Hamilton Law Group, PO BOX 90301, Allentown, PA 18109-0301
14239369	+ NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
13870611	U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 29 2021 23:36:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13838550	EDI: AIS.COM	Oct 30 2021 03:43:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
13846820	EDI: BL-BECKET.COM	Oct 30 2021 03:43:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13999947	+ EDI: ECMC.COM	Oct 30 2021 03:43:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
13809983	EDI: IRS.COM	Oct 30 2021 03:43:00	IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
13858921	Email/PDF: resurgentbknotifications@resurgent.com	Oct 29 2021 23:47:02	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13846840	Email/PDF: resurgentbknotifications@resurgent.com	Oct 29 2021 23:47:00	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13855923	+ EDI: MID8.COM	Oct 30 2021 03:43:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13870972	EDI: PRA.COM	Oct 30 2021 03:43:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13912235	EDI: PENNDEPTREV	Oct 30 2021 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
13912235	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 29 2021 23:35:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA

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13835253	EDI: Q3G.COM		17128-0946
		Oct 30 2021 03:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13849576	EDI: Q3G.COM		
		Oct 30 2021 03:43:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
13838645	EDI: Q3G.COM		
		Oct 30 2021 03:43:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
14304158	+ Email/Text: bncmail@w-legal.com		
		Oct 29 2021 23:35:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2021 at the address(es) listed below:

Name	Email Address
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohlab@raslg.com
DENISE ELIZABETH CARLON	on behalf of Creditor HomeBridge Financial Services Inc. bkgroup@kmlawgroup.com
DOUGLAS J. SMILLIE	on behalf of Creditor M&T Bank dsmillie@flblaw.com ccharlton@flblaw.com
J. ZAC CHRISTMAN	on behalf of Debtor Jeffrey Donald Nikoleyczik zac@fisherchristman.com office@fisherchristman.com
J. ZAC CHRISTMAN	on behalf of Joint Debtor Lori Ann Nikoleyczik zac@fisherchristman.com office@fisherchristman.com
JOHN FISHER	on behalf of Creditor ESSA Bank & Trust fisherlawoffice@yahoo.com
MATTEO SAMUEL WEINER	on behalf of Creditor HomeBridge Financial Services Inc. bkgroup@kmlawgroup.com
MICHAEL J. SHAVEL	

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on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mshavel@hillwallack.com  
ldejesus@hillwallack.com;lharkins@ecf.courtdrive.com;mshavel@ecf.courtdrive.com

REBECCA ANN SOLARZ

on behalf of Creditor HomeBridge Financial Services Inc. bkgroup@kmlawgroup.com

ROLANDO RAMOS-CARDONA

on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

**Information to identify the case:**

Debtor 1	<u>Jeffrey Donald Nikoleyiczik</u>	Social Security number or ITIN	xxx-xx-0177
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Lori Ann Nikoleyiczik</u>	Social Security number or ITIN	xxx-xx-6990
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-17350-pmm			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey Donald Nikoleyiczik  
aka Jeffrey D. Nikoleyiczik, aka Jeffrey  
Nikoleyiczik

Lori Ann Nikoleyiczik  
aka Lori A. Triano, aka Lori A. Nikoleyiczik, aka  
Lori A. Trovato, aka Lori Nikoleyiczik, aka Lori  
Triano, aka Loriann Georges, aka Lori Georges,  
aka Lori A. Georges, aka Loriann A. Trovato,  
aka Lori Trovato, aka Lori Ann Trovato

10/28/21

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

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**Chapter 13 Discharge**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**